

MASTER PLAN HOUSING ELEMENT
AND FAIR SHARE PLAN

Oxford Township
Warren County, New Jersey

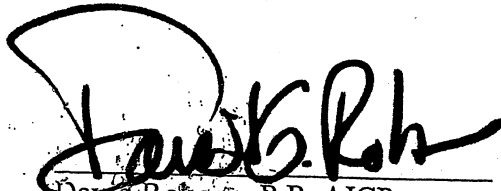
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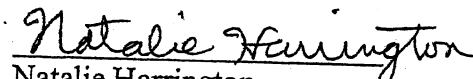
Mayor and Committee
And
Oxford Township Land Use Board
Township of Oxford, Warren County, New Jersey

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The original of the document was signed and sealed in accordance with the statute and is on file with the Clerk of the Township of Oxford.

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1.0 Introduction

The Fair Housing Act (*N.J.S.A. 52:27D-301 et seq.*), enacted by the New Jersey State Legislature in 1985, created the Council on Affordable Housing (COAH) within the New Jersey Department of Community Affairs. COAH is responsible for determining each municipality's allocation of low and moderate-income housing, establishing guidelines for implementing the Fair Housing Act and evaluating proposed municipal compliance strategies.

The Council on Affordable Housing divided the state into six housing regions and established a formula that assigns each municipality a "fair share" of its region's need for affordable housing. Oxford is located within COAH's Northwest region, which includes Essex, Morris, Union, and Warren counties.

COAH's initial formula was developed for a six-year period, from 1987 through mid-1993 (*N.J.A.C. 5:91-1 et seq.*). That formula was superseded by 1994 COAH regulations (*N.J.A.C. 5:93-1.1 et seq.*) which recalculated a portion of the 1987-1993 fair share obligation for each municipality and computed the additional municipal housing need through 1999. On December 20, 2004, COAH adopted its Third Round Rules, which apply a "Growth Share" methodology to determine the amount of affordable housing a municipality must provide during the ten year period of 2004 to 2014 (*N.J.A.C. 5:94-1 et seq.*). This Housing Element has been prepared in accordance with the Third Round substantive and procedural regulations of the Council on Affordable Housing.

Once the Housing Element is adopted, the municipality has the option to file the Housing Element and a Fair Share Plan with COAH and also to request COAH's review and approval, called "substantive certification." The Fair Share Plan is a document that contains proposed implementing ordinances and administrative

procedures designed to provide the opportunity for affordable housing construction and rehabilitation in the municipality. The COAH filing and substantive certification provide municipalities with a measure of legal protection from suits alleging that their land use regulations are invalid or unconstitutional because of a failure to provide sufficient opportunity for affordable housing development.

2.0 The Growth Share Methodology

The Council on Affordable Housing's (COAH's) adopted Third Round "growth share" procedures on December 20, 2004, which marked a significant departure from COAH's prior two rounds of affordable housing methodology. The Third Round methodology implements a growth share approach that will link the production of affordable housing with future residential and non-residential development and growth in a municipality.

The complete Third Round methodology includes a *rehabilitation share*, a remaining obligation from COAH's two *prior rounds* and the future *growth share*. The Fair Share Plan also must address its (1) rehabilitation share, (2) any remaining prior round obligation and (3) projected growth share. For the Third Round growth share component, COAH has adopted ratios that require one affordable unit for every 8 market rate housing units and one affordable unit for every 25 jobs developed.

COAH's regulations provide the means for a municipality to determine and address its new affordable housing obligation. COAH's new rules supply two of the three-part number for each municipality - the rehabilitation share and the remaining obligation from prior rounds.

The Rehabilitation Share is the number of existing substandard housing units in a municipality that are occupied by low or moderate income households, as determined by COAH. The third round rehabilitation share for Oxford Township is 3 units.

The Prior Round Obligation is a municipality's adjusted Second Round new construction component brought forward to the Third Round. For Oxford Township, the recalculated prior round obligation is 0 units.

The Growth Share Obligation is the affordable housing need generated from both residential and non-residential development as shown by certificates of occupancy issued, or expected to be issued, between January 1, 2004 and January 1, 2014. Key elements of the Growth Share Methodology are:

1. For residential development, the affordable housing ratio is 1 affordable unit for every 8 market rate residential units;
2. For non-residential development, the affordable housing ratio is 1 affordable unit for every 25 new jobs developed as expressed in new square footage of non-residential space constructed. As an example, the affordable housing generated by non-residential development ranges from one affordable unit required for every 8,333 square feet of office space; for every 25,000 square feet of retail space and for every 125,000 square feet of warehouse space.

As calculated in Section 9.0 of this report, Oxford's Growth Share is 9 units.

In total, Oxford's affordable housing obligation is calculated as 3 Rehab units + 0 Prior Round Need units + 9 Growth Share units = 12 units.

3.0 The Housing Plan Element

In accordance with the Municipal Land Use Law (N.J.S.A. 40:55d-1, et. seq.), a municipal Master Plan must include a Housing Plan Element as a prerequisite for the adoption of zoning ordinance provisions within the municipality. Pursuant to Section 10 of P.L. 1985, C. 222 (C:52:27D-310), a municipality's housing element shall be designed to achieve the goal and access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing. The Housing Element must contain at least the following:

1. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low and moderate income households and substandard housing capable of being rehabilitated;
2. A projection of the municipality's housing stock, including the probable future construction of low and moderate income housing, for the next six (6) years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development, and probable residential development trends;
3. An analysis of the municipality's demographic characteristics, including, but not necessarily limited to, household size, income level, and age;
4. An analysis of the existing and probable future employment characteristics of the municipality;
5. A determination of the municipality's present and prospective fair share of low and moderate income housing and its capacity to

accommodate its present and prospective housing needs, including its fair share of low and moderate income housing;

6. A consideration of the lands most appropriate for construction of low and moderate income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate income housing, including a consideration of lands of developers who have expressed a commitment to provide low and moderate income housing;

7. A map of all sites designated by the municipality for the production of low and moderate income housing and a listing of each site that includes its owner, acreage, lot and block;

8. The location and capacities of existing and proposed water and sewer lines and facilities relevant to the designated sites;

9. Copies of necessary applications for sewer service and proposed water quality management plans submitted pursuant to Sections 201 and 208 of the Federal Clean Water Act, 33 USC S11251, et. seq.;

10. A copy of the most recently adopted Master Plan and, where required, the immediately preceding adopted Master Plan;

11. For each designated site, a copy of the new Jersey Freshwater Wetlands maps where available;

12. A copy of appropriate United States Geological Survey Topographic Quadrangles for designated sites; and

13. Any other documentation pertaining to the review of the Housing Element as may be required by COAH.

4.0 Housing Plan Preparation for COAH

Along with the other requirements of the Municipal Land Use Law, COAH will require that the Housing Element include a series of analyses and projections such as:

1. Utilization of the *population, household and employment* projection for the Year 2015 from the State Plan (or Metropolitan Planning Organization [MPO] if the State Plan is not yet adopted).

- Municipal growth projections that are consistent with the State Plan or MPO will have a presumption of validity in any petition before COAH.
- If the growth projections are not consistent with the State Plan or MPO, COAH may reject the petition unless the municipality demonstrates the validity of the analysis and the Office of Smart Growth Executive Director recommends the municipality's alternate projections.

2. Analysis of future housing and jobs based on research including current development approvals and historic trends in construction in the municipality.

3. Analysis of a municipality's zoning to show that there is adequate capacity for the Township to accommodate its growth projections.

5.0 Population Characteristics

Population Growth:

In Oxford, the 2000 Census recorded a total population of 2,307 persons. This reflects an increase of 517 persons since 1990, the largest increase recorded between the 1940 to 2000 period. Between 1940 to 1950 and 1980 to 1990, the population in the Township actually declined, but recovered during the proceeding decade. The U.S. Census Bureau periodically estimates the resident population for all municipalities and minor civil divisions in New Jersey, which occurred in 2003. In 2003, the resident population of the Township was estimated at 2,618; a substantial increase of 311 people or 13.5 percent since 2000. The population projections approved by NJTPA indicate that Oxford's population is expected to continue increasing to over 3,000 residents in 2030.

Table 1
Population Growth for Oxford Township and Warren County, 1940 – 2003

Year	Oxford Township	Population Change		Warren County	Population Change	
		Number	Percent		Number	Percent
1940	1,548	X	X	50,181	X	X
1950	1,489	-59	-3.8%	54,374	4,193	8.4
1960	1,657	168	11.3%	63,220	8,846	16.3
1970	1,742	85	5.1%	73,960	10,740	17.0
1980	1,659	-83	-4.8%	84,429	10,469	14.2
1990	1,790	131	7.9%	91,607	7,178	8.5
2000	2,307	517	28.9%	102,437	10,830	11.8
2003 (U.S. Census Bureau Estimate)	2,618	311	13.5%	109,219	6,782	6.6%

Source: NJSDC, 2000 & Population Division, U.S. Census Bureau, 2000

Age:

In terms of age, between 1990 and 2000, residents aged 5 to 59 years increased substantially, while the other age cohorts stayed relatively stable, or even decreased a small amount. Residents aged 5 to 19 increased the most by 64 percent, while residents aged 45 to 59 years increased a great deal by 51.9 percent. The third segment of the population that had significant increases included residents aged 20 to 44 years, which increased by over 25 percent. Cohorts including residents under the age of 5 years and over 60 years of age saw minimal change, indicating Oxford's middle-aged segment of the population is experiencing large growth.

Table 2
Age Cohorts, Oxford Township, 1990 and 2000

Age	1990	2000	Number Change	Percent Change
Under 5	160	163	3	1.9%
5 to 19	311	510	199	64.0%
20 to 44	721	904	183	25.4%
45 to 59	262	398	136	51.9%
60 to 74	220	217	-3	-1.4%
75 to 85+	116	115	-1	-0.9%

Source: U.S. Census Bureau, 2000

Median Household Income:

In Oxford, the median household income increased by over 40 percent, from \$37,100 in 1989 to \$53,359 in 1999. Between 1989 and 1999, the percent of household income ranges of \$100,000 to \$149,999 and \$150,000 or more, increased the most, each at over 500 percent. However the \$50,000 to \$74,999 income range was representative for the greatest number of the households in 1989 and 1999. Two ranges experienced a decrease in percent of households producing said amount of income; the income level of less than \$10,000 and \$25,000 to \$34,999.

Table 3
Household Income, Oxford Township, 1989 and 1999

Household Income	1989	1999	Number Change	Percent Change
Less than \$10,000	104	52	-52	-50.0%
\$10,000 to \$14,999	35	36	1	2.9%
\$15,000 to \$24,999	86	88	2	2.3%
\$25,000 to \$34,999	89	80	-9	-10.1%
\$35,000 to \$49,999	149	155	6	4.0%
\$50,000 to \$74,999	160	242	82	51.3%
\$75,000 to \$99,999	31	145	114	367.7%
\$100,000 to \$149,999	13	79	66	507.7%
\$150,000 or more	4	24	20	500.0%
Total	671	901	230	34.3%
<i>Median household income in 1989</i>	\$37,100			
<i>Median household income in 1999</i>	\$53,359			

Source: U.S. Census Bureau, 1990, 2000

6.0 Housing Characteristics and Occupancy

Between 1990 and 2000, the number of occupied housing units increased by 2.9 percent of total housing units, and the number of vacant units simultaneously decreased by 2.9 percent. Homeowner vacancy rate decreased from 6.3 to 2.9 percent, and rental vacancy rates also decreased slightly between 1990 and 2000, from 4.3 to 4.1 percent. These changes indicate a healthy housing market in Oxford Township.

Table 4
Housing Units and Occupancy, Oxford Township, 1990 and 2000

	1990		2000	
	Number	Percent	Number	Percent
Occupied Housing Units	679	91.6%	886	94.5%
Vacant Housing Units	62	8.4%	52	5.5%
Total	741	100%	938	100%

Source: U.S. Census Bureau, 1990, 2000

Table 5
Vacancy Rates, Oxford Township, 1990 and 2000

	1990	2000
Homeowner Vacancy Rate	6.3%	2.9%
Rental Vacancy Rate	4.3%	4.1%

Source: U.S. Census Bureau, 1990, 2000

Number of Units in Structure:

In Oxford, there are a total of 938 housing units. The greatest majority (71.3 percent) are single-family detached. The next largest unit type, single-family attached housing, accounts for 11.7 percent of units. Units classified as mobile home, boat, RV, van, etc. made up 10 percent of the total housing units in Oxford. The majority of single-family attached and detached units are owner-occupied while most multi-family units are rentals.

Table 6
Housing Units by Number of Units in Structure and Tenure,
Oxford Township, 2000

Number of Units	Owner-Occupied	Rental	Vacant	Total	Percent
1, Detached	583	53	33	669	71.3%
1, Attached	75	28	7	110	11.7%
2 to 4	6	25	7	38	4.1%
5 to 9 units in structure	2	10	0	12	1.3%
10 or more	0	15	0	15	1.6%
Mobile Home /	80	9	5	94	10.0%

Trailer / Other					
Total	746	140	52	938	100%

Source: U.S. Census Bureau, 2000

Age of Housing:

The number of units built in Oxford has increased steadily since 1939. In fact, 234 units were built from 1990 to March 2000, representing a quarter (25 percent) of the Township's total housing stock. However, 49 percent of the Township's housing stock was built prior to 1960 with the largest percentage, 41.8 percent, built prior to 1939. 1961 is the median year for housing built in Oxford.

Table 7
Age of Housing Stock, Oxford Township, 2000

Year Built	Total Units	Percent of Total
1999 to March 2000	78	8.3%
1995 to 1998	117	12.5%
1990 to 1994	39	4.2%
1980 to 1989	96	10.2%
1970 to 1979	74	7.9%
1960 to 1969	76	8.1%
1940 to 1959	66	7.0%
1939 or earlier	392	41.8%
Total	938	100%
Median Year Built: 1961		

Source: U.S. Census Bureau, 2000

Housing Value:

In Oxford, nearly 70 percent of specified owner-occupied housing units were valued below \$150,000. Only 3 units fit in the category exceeding a value of \$299,000 and 3 units were valued at less than \$50,000. The majority (99.1 percent) of owner-occupied units were valued between \$50,000 and \$299,000. No recorded owner-occupied units were valued above \$499,000. Median housing value in the Township (50 percent are lower and 50 percent are higher) was \$125,200.

Table 8
Housing Values, Oxford Township, 2000

Specified Owner-Occupied Units*	Number	Percent
Less than \$50,000	3	0.5%
\$50,000 to \$99,999	177	27.9%
\$100,000 to \$149,999	243	38.3%
\$150,000 to \$199,999	113	17.8%
\$200,000 to \$299,999	95	15.0%
\$300,000 to \$499,999	3	0.5%
\$500,000 to \$999,999	0	0.0%
\$1,000,000 or more	0	0.0%
Total	634	100%
Median Value: \$125,200		

Source: U.S. Census Bureau, 2000

*Total number of owner-occupied housing units described as either a one family home detached from any other house or a one family house attached to one or more houses on less than 10 acres with no business on the property. This is a U.S. Census Bureau distinction.

Housing Size:

From 1990 to 2000, the median number of rooms per unit increased from 5.1 to 6.0 rooms per housing unit. Oxford has historically had the greatest percentage of total housing units comprised of 6 rooms, with 29 percent in 1990 and 26.2 percent in 2000. In 2000, more than 60 percent of the housing units in Oxford contained at least 6 rooms with the greatest increase in the number of housing units containing 7, 8, and 9 rooms. This indicates that the number of rooms in Oxford's housing stock is continually increasing.

Table 9
Housing Units by Number of Rooms,
Oxford Township, 1990 & 2000

Rooms	Housing Units			
	1990	Percent of total	2000	Percent of total
1 room	0	0.0%	0	0.0%

Rooms	Housing Units			
	1990	Percent of total	2000	Percent of total
2 rooms	28	3.8%	17	1.8%
3 rooms	46	6.2%	39	4.2%
4 rooms	114	15.4%	106	11.3%
5 rooms	174	23.5%	183	19.5%
6 rooms	214	29.0%	246	26.2%
7 rooms	92	12.4%	145	15.5%
8 rooms	35	4.7%	124	13.2%
9 or more rooms	36	4.9%	78	8.3%
Median (rooms)	5.14*		6.0	

*estimate

Source: US Census Summary File 3 (SF3) 1990 & 2000

Gross Rents:

The median gross rent is \$665 per month with over 30 percent of renters paying in the range of \$500 to \$749 per month. The gross rent in Oxford is well distributed, with at least 10 percent of the renters in each price range, and 9.6 percent with no cash rent. A quarter of renters paid less than \$500 a month on rent while almost 20 percent of renters paid more than \$1,000 monthly.

Table 10
Gross Rents, Oxford Township, 2000

Renter Occupied Units	Number	Percent
Less than \$299	17	12.6%
\$300 to \$499	15	11.1%
\$500 to \$749	44	32.6%
\$750 to \$999	20	14.8%
\$1,000 or more	26	19.3%
No cash rent	13	9.6%
Total	135	100%
Median Gross Rent \$665		

Source: U.S. Census Bureau, 2000

Quality Indicators:

Housing quality is generally evaluated by several indicators, as follows:

- **Age** – Units built before 1940 are considered to have a significant age factor.
- **Overcrowding** – Units containing more than 1.0 person per room are considered to be overcrowded.
- **Plumbing facilities** – Units lacking complete plumbing for exclusive use are considered deficient.
- **Kitchen facilities** – Units lacking a sink with piped water, a stove and a refrigerator are considered deficient.
- **Heating facilities** – Units lacking central heat are considered deficient.

While 44 percent of Oxford's housing stock is 60 years or older, the remaining housing stock quality indicators all rank very high. Less than 1 percent of housing units were considered overcrowded or lacking complete plumbing facilities. No occupied housing units were lacking complete kitchen facilities. 21 units were lacking central heating, which accounted for 2.5 percent of total units. Of the 21 units, 6 used coal or coke as heating fuel, while 6 used wood and 9 used other types of fuel as the primary source of heat. In general, these factors indicate that the quality of the Township's housing stock is very good.

Table 11
Quality Indicators, Occupied Housing Stock,
Oxford Township, 2000

Quality Indicators	Number	Percent of Total
Built before 1940	392	44.2%
Overcrowded	6	0.7%
Lacking complete plumbing	4	0.5%
Lacking complete kitchen facilities	0	0.0%
Lacking central heating	21	2.4%
Total Housing Units	886	100.0%

Source: U.S. Census Bureau, 2000

7.0 NJTPA Population and Employment Projections

The North Jersey Transportation Planning Authority (NJTPA) has completed employment and population projections for 2005 – 2015 for Oxford Township.

The population of the Township is expected to increase from 2,650 people to 2,860 people, an increase of 210 persons over that ten year period. This is equivalent to 81 households (210 people/2.60 Oxford's average household size) COAH assumes that of the 81 housing units built to accommodate these new households, one in eight will be affordable.

To calculate growth share, COAH divides the number of new housing units by 9 to account for the affordable unit. Therefore the projected growth share corresponding to the 81 new housing units is 9 affordable units.

NJTPA projects that the number of jobs in Oxford Township will increase by 10: from 570 jobs in 2005 to 580 jobs in 2015. COAH rules require one affordable unit for every 25 new jobs developed. Therefore the NJTPA forecasts that Oxford Township's minimal job growth will **not** require the provision of any additional affordable housing units because fewer than 25 jobs are expected to be created between 2005-2015.

Growth Share projections based on the NJTPA estimates equal 9 units from residential growth + 0 units from non-residential growth = 9 affordable units.

The NJTPA projections are estimates that represent to COAH the minimal amount of residential and non-residential growth that will occur in the municipality between 2005 and 2015. These projections must be compared with estimates prepared by the municipality using data and projections based on Certificates of Occupancy issued, or expected to be issued, between 2004 and 2014.

Municipal growth projections that are consistent with those of the NJTPA will have a presumption of validity in any petition before COAH. If the growth projections are not consistent with those of the NJTPA, COAH may reject the

petition unless the municipality demonstrates the validity of the analysis and the Office of Smart Growth Executive Director recommends the municipality's alternate projections.

8.0 Municipal Population and Employment Projections

The NJTPA population and employment projections must be compared to population and employment projections compiled by the municipality. This analysis requires the following data: 1) a detailed review of the history of Certificates of Occupancy (C.O.'s) and demolitions from 1995 to 2003; 2) data on actual C.O.'s and demolitions that occurred in 2004 and 2005; 3) data on approved, pending, and anticipated development applications and demolitions between 2005 and 2015. Non-residential C.O.'s and demolitions must be presented by "use group." The tables below present the required data.

a) Residential Activities:

Table 12
Historic Trend of Residential Certificates of Occupancy
And Demolition Permits
Oxford Township, Warren County

	'95	'96	'97	'98	'99	'00	'01	'02	'03	'04	'05
CO's issued		17	43	31	53	60	5	2	5	4	8
Demolitions		0	0	0	0	0	0	2	0	1	1
Net		17	43	31	53	60	5	0	5	3	7

*data for 1995 is not available

Municipal records indicate that 3 net residential units received Certificates of Occupancy in Oxford Township during 2004, and 7 net residential units received Certificates of Occupancy in 2005 for a total of 10 net residential units.

Anticipated residential growth between 2005 and 2014 is shown in the table below.

Table 13
Anticipated Developments and Number of Residential Units
Based on CO's Minus Demolitions (2005 – 2014)
Oxford Township, Warren County

	Total CO's 2005 – 2014
Approved Development Applications:	
Various infill minor subdivisions	8
Pending Development Applications:	
Minor subdivision	2
Anticipated Development Applications:	0
Other Projected Development (e.g. single lot dev):	9
Dan-Maur	
Development Subtotal	19
Anticipated Demolitions	-0
Net Projected Residential Growth	19

Table 14
Total Net Residential Growth (Sum of Actual and Projected Growth)
January 1, 2004 to January 1, 2014
Oxford Township, Warren County

Net ACTUAL Residential Growth from 2004- November 2, 2005	+	Net PROJECTED Residential Growth from November 2, 2005- 2014	=	Total Net Residential Growth
10	+	19	=	29

COAH rules at N.J.A.C. 5:94-2.4(a)(4) allow a municipality to subtract affordable units from net residential growth and to exclude market rate units in an inclusionary development that were part of a certified second round plan. COAH assumes that market-rate units are generated at a rate of four times the number of affordable units generated on any particular site.

The Township's final net residential growth is 29 units. COAH's growth share rules require one affordable unit to be built for every 8 market rate units built. As shown in Table 21, the growth share generated by these 29 market rate residential units is therefore 3.6 (rounded up to 4) new, affordable units.

Table 15
Residential Growth Share Obligation
Oxford Township, Warren County

	Total
Final Net Residential	29
Residential Growth Share Obligation (Divide by 8)	$29/8 = 3.6$ (Rounded up to 4)

b) Non-residential activities:

COAH's Growth Share Methodology has both residential and non-residential components. The tables below show data required to calculate the Township's non-residential growth share component.

Table 16
Historic Trend of Non-Residential Certificates of Occupancy
And Demolition Permits by Square Feet
Oxford Township, Warren County

	'96 Sq Ft	'97 Sq Ft	'98 Sq Ft	'99 Sq Ft	'00 Sq Ft	'01 Sq Ft	'02 Sq Ft	'03 Sq Ft	'04 Sq Ft	'05 Sq Ft
CO's Issued B-Office	6,666	0	0	0	32	0	0	0	0	0
CO'S Issued S-Storage	0	0	0	0	0	0	1,056	2,688	960	0
Demolitions S-Storage	0	0	0	1	0	0	0	1	0	0

*data not available for 1995

The data from 1995 to 2003 is presented only to demonstrate trends. Net C.O.'s issued during these years do **not** generate a growth share. However, net C.O.'s

for 2004 and 2005 will generate a growth share. The table above represents only those C.O.'s and demolition permits issued; no C.O.'s or demolition permits were issued for the other categories.

An analysis of C.O.'s and demolitions for 2004 shows that in Oxford C.O.'s were issued for 960 sq. feet worth of storage space and no demolitions occurred. In 2005, no C.O.'s or demolition permits were issued for non-residential space.

COAH rules estimate that storage space generates 0.2 jobs for every 1,000 square feet of growth. Therefore, the new 960 square feet of storage space generated 0.19 jobs. $[960 \text{ sq ft} / 1000 \text{ sq ft} = 0.96 \text{ sq ft} \times .2 \text{ jobs} = 0.19 \text{ jobs}]$.

The non-residential growth in 2005 generated a total of 0.19 jobs. COAH rules mandate that for every 25 new jobs, one affordable unit must be built. In this case, no additional affordable housing unit obligation is generated. $[0.19 / 25 = 0.00]$

In addition to the non-residential Certificates of Occupancy issued to date, the following non-residential development is anticipated to receive Certificates of Occupancy through 2014:

Table 17
CHANGE USE GROUP FOR CHILD CARE CENTER
"I" USE GROUP: Development and Anticipated Development
of Institutional Uses,

based on CO's Anticipated to be Issued November 9, 2005 to January 1, 2014
(2 jobs per 1,000 square feet), Oxford Township, Warren County

	Total Sq. Ft.	Jobs
Approved Development Applications	0	
Pending Development Applications		
Child Care Center	3,344	

Anticipated Development Applications	0	
Other Projected Development	0	
TOTAL NEW DEVELOPMENT		
TOTAL DEMOLITIONS	0	
NET GROWTH (Institutional)	3,344	6.68

Table 18
Total Projected Growth (in jobs),
November 9, 2005 to January 1, 2014

	<u>Jobs</u>
Net Jobs – Office (Table NR-6)	6.68
Net Jobs – Retail (Table NR-7)	0
Net Jobs – Assembly (Table NR-8)	0
Net Jobs – Assembly (Table NR – 9)	0
Net Jobs – Education (Table NR – 10)	0
Net Jobs – Education (Table NR – 11)	0
Net Jobs – Warehouse (Table NR – 12)	0
TOTAL PROJECTED NET GROWTH (in jobs)	6.68

Table 19
Total Net Non-Residential Growth in Jobs
(Sum of Actual and Projected Growth)
January 1, 2004 to January 1, 2014

Net ACTUAL Non-Residential Growth	+	Net PROJECTED Non-Residential Growth	=	Total Net Non-Residential Growth (in Jobs)	Growth Share Obligation (Jobs/25)
0	+	6.68	=	6.68	0.27

As shown above, the total number of jobs generated from actual and projected non-residential growth is 6.68. COAH growth share rules require one affordable unit for every 25 new jobs created in a municipality between 2004 and 2014. In this case, no additional affordable housing unit obligation is generated since

fewer than 25 new jobs are expected to be created. Therefore, Oxford's growth share from non-residential growth is -0- units

c) Growth Share calculations

Oxford's total Growth Share is calculated by adding its residential and non-residential growth share components as presented above. The Table below shows the total housing obligation generated by residential and non-residential development between 2004 and 2014.

Table 20
Growth Share Table
Total Projected Affordable Housing Obligation Generated by
Residential and Non-Residential Development 2004-2014

	Total Growth Share Obligation
Residential	4.00
Non-Residential	0.00
Total	4.00

Oxford's Growth Share projection is 4 affordable units. The 4 units projected by the Township is less than the 9-unit projection estimated by the NJTPA. Since the municipal growth projections are less than those of the NJTPA, the Township will adopt those of the NJTPA. By doing so, COAH will grant the Township's growth projections a presumption of validity. To rebut the presumption of validity, objectors shall have the burden of proof to demonstrate by clear and convincing evidence that the municipal growth projections are invalid and will not result in a realistic opportunity for the provision of low and moderate income housing within the housing region.

9.0 Oxford's Affordable Housing Obligation

COAH's Third Round methodology includes a *rehabilitation share*, a remaining obligation from COAH's two *prior rounds* and the future *growth share*. Oxford's Third Round Obligation can be summarized as follows:

The Rehabilitation Share	3	(See appendix C at N.J.A.C. 5:94. et seq)
Prior Round Recalculated	0	(See appendix C at N.J.A.C. 5:94. et seq)
Growth Share	9	(See Section 8.0 of this report)

10.0 Oxford's Third Round Compliance Plan

The Rehabilitation Share: 3 units

COAH has established that there are 3 substandard housing units occupied by low and moderate-income households in Oxford Township. The Township has been a participant for many years in Warren County's Housing Program which administers and provides funding to low and moderate income households for housing rehabilitation. Three additional units are scheduled to be rehabilitated as of November 2005. The Township will continue to meet its rehabilitation obligation through its participation in the County's program. It is anticipated that these three units will fulfill Oxford's three-unit rehabilitation obligation. Affordability controls are handled with perpetual liens placed on these rehabilitated homes. Repayment is due to Warren County upon sale or transfer of these properties, regardless of the length of time after the rehabilitation was completed.

Prior Round Recalculated Component: 0 units

Oxford's prior round obligation (1987-1999), as recalculated by COAH, is 0 units. The formulas for the Prior Round Recalculated component of the Third Round Plan are essentially the same as that of the second round. The only difference is "recalculated need plus the rehabilitation share" replaces "precredited need" in

the formulas. Second round rules at N.J.A.C. 5:93, *et seq.* apply to this component of the Third Round Plan.

Future Growth Share: 9 units

Oxford has calculated its future growth share to be 9 affordable units. This growth share estimate is equal to the growth share projection put forth by the North Jersey Transportation Planning Authority (NJTPA).

COAH's Future Growth Share formulas and rules are different from those which apply to the Recalculated Prior Round presented previously in this report. The formulas for the Future Growth Share component of the Third Round are as follows:

- RCA maximum = $.50$ (growth share obligation) = $.50 (9) = 4.5$ units rounded up to 5.
 - Not more than 50% of the units transferred may be met with age-restricted units in the receiving municipality's project plan
- Rental obligation = $.25$ (growth share obligation) = $.25 (9) = 2.25$ rounded up to 3.
 - Rental bonuses only apply to rental units that exceed the rental obligation.
 - Age-restricted rental units are not eligible for rental bonuses to address the third round growth share.
 - Not more than 50 percent of the third round rental obligation may be met with age-restricted units.
- Age-restricted cap = $.50$ (growth share obligation) = $.50 (9) = 4.5$ units rounded up to 5 units.

Satisfying the Growth Share Component and Crediting

Oxford Township is entering the Third Round with a surplus of 28 credits carrying forward. This is a result of the following projects:

1) **Oxford Heritage Manor** is a 32-unit affordable housing project for seniors and the disabled (any age) and is funded with HUD 202 monies. This project is located at 15 Pine Street, Block 10, Lot 1. **[32 credits]**

2) **ARC Group Home** -- the Association for Retarded Citizens (ARC) Warren County operates a group home facility in Oxford at 36 Bush Street, Block 25, Lot 28. This facility is a 5 bedroom group home. It was originally built as a private residence in 1975 and was sold and converted subsequently into a group home. ARC Warren County began operating it as such in 2003. The home has been granted tax exempt status by the municipality. It is licensed and funded by the New Jersey Department of Human Services, Division of Mental Health Services and is deed restricted in accordance with State requirements. **[5 units + 2 rental bonus credits = 7 credits]**

The calculations that determined Oxford's surplus of affordable housing credits entering the Third Round are as follows:

- a) **Credits:** 32 credits from Oxford Heritage Manor + 5 units from ARC Group Home + 2 rental bonus credits – 0 Prior Round unit obligation = 39 credits (surplus).
- b) **Obligation:** 39 unit surplus – 9 unit obligation per MPO calculations = 30 credits (surplus).
- c) **Obligation:** 30 unit surplus – 2 unit obligation per net residential development of 10 units in 2004 and 2005 = 28 credits (surplus).

The Township will utilize these 28 credits going forward towards its **new construction obligation** that is generated through anticipated redevelopment and general development activities. Currently, Township officials are engaged in discussions about preparation of a Redevelopment Plan that incorporates and strengthens the downtown area and encourages traditional neighborhood design and mixed-use development. Adoption of its Growth Share Ordinance will be the main mechanism the Township will use to meet its affordable housing obligation as development occurs. It is expected that the affordable housing obligation generated will be met on-site primarily. Although the Township did not adopt a Development Fee Ordinance as part of its Second Round Certification, in September 2005, COAH conditionally approved the Township's Development Fee Ordinance of December 15, 2004. The Township Committee still needs to determine which of the approved methods it will use to base the collection of these fees. The fees collected as a result of this Ordinance will provide the Township with another option in meeting its obligation from smaller development projects. A revised Development Fee Ordinance, Spending Plan, and Escrow Agreement will be submitted to COAH in early 2006. Township officials also understand that the Growth Share Ordinance and the Development Fee Ordinance may **not** be applied to the same development project.

However, it is also important to note that the Township is facing several important variables at this time which can affect its Growth Share obligation. Oxford is located in the Highlands Region and is divided between the Highlands Planning and Preservation Areas (please see map in Appendix 1). COAH and the Highlands Council have yet to reach an understanding as to how this may affect municipalities such as Oxford to meet their affordable housing obligations. In addition, within the next year or so, the Highlands Council is expected to complete writing its Regional Master Plan which will be adopted by the State Planning Commission. The Regional Master Plan will provide guidance on planning policies for municipalities such as Oxford that are located in the

Highlands Region. When Oxford receives direction from COAH, the Highlands Council, or both on the placement of affordable housing units, Oxford will follow those rules in meeting its Growth Share obligation.

In addition, Oxford is seeking to participate in the State's new Transfer of Development Rights (TDR) program to help balance preservation and development. Once the Township has more definitive information from the requisite market analyses about the development potential in the TDR Areas and the town in its entirety, the Township may explore additional options beyond meeting its obligation through its Growth Share Ordinance.

For all of these reasons, Oxford officials understand that it is likely that its Third Round COAH plan will need to be amended at the 3-year monitoring period or sooner. This plan represents Oxford's best use of the information available at this time. Originally receiving substantive certification in 1998, this plan further reflects Oxford's commitment to continue to meet its affordable housing obligation and receive substantive certification once again.

For rehabilitation activities, Oxford Township will continue to participate in Warren County's Housing Program to meet that portion of its obligation.

Growth Share Ordinance

The Township will adopt a Growth Share Ordinance that will require one affordable unit for every eight-market rate units developed and one affordable unit for every 25 new jobs developed in the municipality. Once adopted, any future growth in market rate residential units or growth in non-residential square footage that generates a growth share will be automatically satisfied by the developer.

11.0 Summary of Oxford's Third Round Compliance Plan

Oxford Township, Warren County

Total:

12 units consisting of the following components:

Rehabilitation Component:

3 units

Units Complete or Under Construction	3
Total units	3

Recalculated Prior Round Component:

0 units

Growth Share Component:

9 units

Appendix 1: Highlands Area Map of Oxford Township